



## Human Resources Employee Benefits and Services

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### Health Insurance Marketplace Options and Your Health Coverage

The Patient Protection Affordable Care Act (PPACA), also known as Health Care Reform, requires the County to send the following notice of the Health Insurance Marketplace to all employees. This notice provides basic information about the marketplace and employment based health coverage offered by the County of San Bernardino.

#### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers 'one-stop shopping' to find and compare private health insurance options. Open enrollment for health insurance coverage through the Marketplace runs from November 1, 2015 through January 31, 2016.

#### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from the County, you may not be eligible for a tax credit through the Marketplace and you may want to enroll and/or maintain coverage in the County's health plan. The County's medical plans meet the minimum value and affordability standards as required by PPACA; however, if you purchase a health plan through the Marketplace instead of accepting health coverage offered by the County, you will lose the employer contribution (if any) to the employer-offered coverage.

Please note that under County sponsored coverage you may elect a pre-tax deduction to pay for medical plan premiums; whereas your payments for coverage through the Marketplace will be made on an after-tax basis. If the County of San Bernardino does not offer you medical plan coverage, you may be eligible for either a tax credit that lowers your monthly premium or a reduction in certain cost-sharing.

If you decide to complete an application for coverage in the Marketplace, you will be asked to provide the following basic information about health coverage offered by the County of San Bernardino:

Employer Name: County of San Bernardino  
Employer Identification Number: 95-6002748  
Employer Address: 157 W. Fifth Street, 1<sup>st</sup> Floor, San Bernardino, CA 92415  
Employer Phone Number: 909.387.5787  
Employee Health Coverage Contact: Human Resources, Employee Benefits and Services Division  
Employer Email Address: [ebds@hr.sbcounty.gov](mailto:ebds@hr.sbcounty.gov)

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As your employer, we offer a health plan to some employees. Eligible employees are:

- Determined by a Memorandum of Understanding (MOU), Compensation Plan, Salary Ordinance or Employment Contract

With respect to dependents, we do offer coverage. Eligible dependents are:

- Spouse, State Registered Domestic Partner, Children up to age 26, Disabled Children over age 26

### **How Can I Get More Information?**

If you want information about medical plan coverage offered by the County of San Bernardino for you and any eligible dependents, refer to:

- The 2015-16 Employee Benefits Guide
- The Blue Shield and Kaiser Permanente medical plans Evidence of Coverage (EOC)

This information can be viewed at <http://cms.sbcounty.gov/hr/Benefits/BenefitsHome.aspx>. You can also visit the Human Resources Department's Health Care Reform Information and Resource webpage at <http://cms.sbcounty.gov/hr/Benefits/Medical,DentalVisionPlans/HCR.aspx>. You may also contact EBSD via e-mail at [ebbsd@hr.sbcounty.gov](mailto:ebbsd@hr.sbcounty.gov) or call (909) 387-5787.

For information on California's new Health Insurance Marketplace, please visit Covered California at <http://www.coveredca.com/> or <https://www.healthcare.gov/> for general Marketplace information.

We hope you find this information helpful in evaluating your coverage options, including your eligibility for coverage through the Marketplace.

Sincerely,

Lori Goldman, Benefits Chief  
Employee Benefits and Services Division